Certificate Number: 16339-PAE-DE-039412282

Bankruptcy Case Number: 25-10525



CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on March 6, 2025, at 1:27 o'clock PM EST, Elizabeth Palmer completed a course on personal financial management given by telephone by Second Bankruptcy Course, LLC, a provider approved pursuant to 11 U.S.C. 111 to provide an instructional course concerning personal financial management in the Eastern District of Pennsylvania.

Date: March 6, 2025 By: /s/Kelley Tipton

Name: Kelley Tipton

Title: <u>Certified Financial Counselor</u>